Case 12-24844-CMB Doc 175 Filed 01/13/17 Entered 01/14/17 01:10:52 Desc

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Information to	identify the case:	5 . ago _ 5. 5	
Debtor 1	David G. Blozowich	Social Security number or ITIN xxx-xx-7248	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	Deborah S. Blozowich	Social Security number or ITIN xxx-xx-5520	
	First Name Middle Name Last Name	EIN	
United States Bank	truptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 12–24844–CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David G. Blozowich Deborah S. Blozowich

1/11/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2

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 United States Bankruptcy Court
Western District of Pennsylvania

In re: David G. Blozowich Deborah S. Blozowich Debtors

Case No. 12-24844-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: culy Page 1 of 3 Date Rcvd: Jan 11, 2017 Form ID: 3180W Total Noticed: 50

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on			
Jan 13, 2017.			
db/jdb cr	+David G. Blozowich, Deborah S. Blozowich, 523 Renee Drive, Latrobe, PA 15650-4734 +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamiburg, OH 45342-5421		
13495756	+ACS, P.O. Box 78208, Phoenix, AZ 85062-8208		
13569122 13569123	+CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907		
13480249	+F N B Consumer Discount Company, 6291 State Route 30, Greensburg, PA 15601-7597		
13480251 13480255	+FNB Consumer Discount Company, 6291 State Route 30, Greensburg, PA 15601-7597 +HSBC Bank Nevada, N.A., By PRA Receivables Management, LLC, P.O. Box 12907,		
	Norfolk, VA 23541-0907		
13495774 13570785	+Jet Lending Inc., 8700 State Line Road, Suite 305, Leawood, KS 66206-1500 +National Capital Management LLC., PO BOX 12786, Norfolk, VA 23541-0786		
13552966	+PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue, Pittsburgh, PA 15222-1707		
13480258	+PNC Mortgage, a division of PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421		
13480260 13480264	+Riverset Credit Union, 53 South 10th Street, Pittsburgh, PA 15203-1142 +The Ohio Fire Protection Group, Inc., 1907 West State Street, Box 301,		
13618742	Fremont, OH 43420-1637 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136		
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 12 2017 01:37:36 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,		
cr	Harrisburg, PA 17128-0946 +EDI: AISACG.COM Jan 12 2017 01:33:00 Capital One Auto Finance c/o Ascension Capital Gro,		
CI	P.O. Box 201347, Arlington, TX 76006-1347		
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 12 2017 01:29:33 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,		
cr	Arlington, TX 76006-1347 +EDI: BASSASSOC.COM Jan 12 2017 01:33:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083		
cr	+EDI: BASSASSOC.COM Jan 12 2017 01:33:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083		
13480240	E-mail/Text: susan@aeifinance.com Jan 12 2017 01:37:58 American Enterprises,		
13480241	9319 North 107th Street, Milwaukee, WI 53224 +EDI: AMEREXPR.COM Jan 12 2017 01:33:00 American Express, PO Box 297871,		
13495760	Attn: Kenneth Chenault, Fort Lauderdale, FL 33329-7871 +EDI: AISACG.COM Jan 12 2017 01:33:00 Ascension Capital Group, Inc., Attn: Onyx Acceptance Group, P.O. Box 201347, Arlington, TX 76006-1347		
13495760	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 12 2017 01:29:41 Ascension Capital Group, Inc., Attn: Onyx Acceptance Group, P.O. Box 201347,		
	Arlington, TX 76006-1347		
13495761	+EDI: CAPITALONE.COM Jan 12 2017 01:33:00 Capital One, POB 5253, Carol Stream, IL 60197-5253		
13480243	+EDI: AISACG.COM Jan 12 2017 01:33:00 Capital One Auto Finance,		
13480243	c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 12 2017 01:29:41		
	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347		
13560673	+EDI: BASSASSOC.COM Jan 12 2017 01:33:00 Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083		
13495763	+EDI: MERRICKBANK.COM Jan 12 2017 01:33:00 CardWorks Servicing, PO Box 9201, Old Bethpage, NY 11804-9001		
13495764	+E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Jan 12 2017 01:37:06 Cashnet USA, PO Box 06230, Chicago, IL 60606-0230		
13480244	+EDI: WFNNB.COM Jan 12 2017 01:33:00 Catherines, 1103 Allen Drive, Milford, OH 45150-8763		
13480245 13541954	+EDI: CHASE.COM Jan 12 2017 01:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298 +EDI: CRFRSTNA.COM Jan 12 2017 01:33:00 Credit First NA, Po Box 818011,		
	Cleveland, OH 44181-8011		
13480247	+EDI: CRFRSTNA.COM Jan 12 2017 01:33:00 Credit First National Association, P.O. Box 818011, Cleveland, OH 44181-8011		
13480265 13480248	EDI: RCSDELL.COM Jan 12 2017 01:33:00 Webbank/DFS, 1 Dell Way, Round Rock, TX 78682 +EDI: TSYS2.COM Jan 12 2017 01:33:00 Department Stores National Bank / Macy's,		
13480250	Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053 EDI: AMINFOFP.COM Jan 12 2017 01:33:00 First Premier Bank, P.O. Box 5524,		
13480252	Sioux Falls, SD 57117-5524 +EDI: RMSC.COM Jan 12 2017 01:33:00 GE Capital Retail Bank,		
	c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,		
13480253	Miami, FL 33131-1605 EDI: RESURGENT.COM Jan 12 2017 01:33:00 GE Money Bank, c/o B-Line, LLC, MS 550,		
13480254	P.O. Box 91121, Seattle, WA 98111-9221 +EDI: GMACFS.COM Jan 12 2017 01:33:00 GMAC, PO Box 130424, Roseville, MN 55113-0004		

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User: culy District/off: 0315-2 Page 2 of 3 Date Royd: Jan 11, 2017 Form ID: 3180W Total Noticed: 50 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 13736710 EDI: RESURGENT.COM Jan 12 2017 01:33:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 EDI: MERRICKBANK.COM Jan 12 2017 01:33:00 13480256 Merrick Bank, c/o Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368 +E-mail/Text: bknotice@ncmllc.com Jan 12 2017 01:37:56 13480257 National Capital Management, LLC, Suite 230, Memphis, TN 38125-1741
Portfolio Recovery Associates, P.O. Box 41067, 8245 Tournament Drive, EDI: PRA.COM Jan 12 2017 01:33:00 13480259 Norfolk, VA 23541 EDI: PRA.COM Jan 12 2017 01:33:00 13533442 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541 13624005 +EDI: PRA.COM Jan 12 2017 01:33:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067 EDI: Q3G.COM Jan 12 2017 01:33:00 13535777 Quantum3 Group LLC as agent for, Jet Lending Inc, PO Box 788, Kirkland, WA 98083-0788 EDI: AGFINANCE.COM Jan 12 2017 01:33:00 13480242 American General Finance, Greensburg, PA 15601 416 East Pittsburgh Street, EDI: AGFINANCE.COM Jan 12 2017 01:33:00 Evansville, IN 47731-3251 Springleaf Financial Services, P.O. Box 3251, 13554621 13480261 EDI: DRIV.COM Jan 12 2017 01:33:00 Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284 13480262 +EDI: AGFINANCE.COM Jan 12 2017 01:33:00 Springleaf Financial Services of PA, P.O. Box 3251, Evansville, IN 47731-3251 +EDI: CITICORP.COM Jan 12 2017 01:33:00 13480263 Sunoco/Citibank South Dakota, PO Box 6497, Sioux Falls, SD 57117-6497 +EDI: WFNNB.COM Jan 12 2017 01:33:00 13480266 WFNNB/Lane Bryant, 4590 East Broad Street, Columbus, OH 43213-1301 TOTAL: 38 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** PNC Bank National Association +Capital One Auto Finance, C/O Ascension Capital Group, cr* Arlington, Tx 76006-1347 LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 cr* +National Capital Management, LLC, 8245 Tournament Drive, cr* Suite 230, MEMPHIS, TN 38125-1741 +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1 +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067 Norfolk, VA 23541-1067 cr* cr* American Enterprises, 9319 North 107th Street, 13495757* Milwaukee, WI 53224 +American Express, PO Box 297871, Attn: Kenneth Chenault, +Capital One Auto Finance, c/o Ascension Capital Group, P. 13495758* Fort Lauderdale, FL 33329-7871 13495762* P.O. Box 201347, Arlington, TX 76006-1347 1103 Allen Drive, Milford, OH 45150-8763 13495765* 13495766* +Chase, PO Box 15298, Wilmington, DE 19850-5298 +Citi Auto, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981 +Credit First National Association, P.O. Box 818011, Cleveland ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Webbank/DFS, 1 Dell Way, Round Roc 13495767* 13495768* Cleveland, OH 44181-8011 13495784* Round Rock, TX 78682) 13495769* +Department Stores National Bank / Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053 Greensburg, PA 15601-7597 13495770* +F N B Consumer Discount Company, 6291 State Route 30, First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524 13495771* 13495772* +GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605 +HSBC Bank Nevada, N.A., By PRA Receivable By PRA Receivables Management, LLC, P.O. Box 12907, 13495773* Norfolk, VA 23541-0907 13495775* c/o Resurgent Capital Services, Merrick Bank, P.O. Box 10368, Greenville, SC 29603-0368 +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, 13495776* Memphis, TN 38125-1741 13547191* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741 +PNC Mortgage, a division of PNC Bank, NA, 13495777* 3232 Newmark Drive, Miamisburg, OH 45342-5421 13495778* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, P.O. Box 41067, Norfolk, VA 23541) ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA (address filed with court: Portfolio Recovery Associates, LLC, 13870160* NORFOLK VA 23541-1067 PO Box 41067. Norfolk, VA 23541) +Riverset Credit Union, 53 South 10th Street, Pittsburgh, PA 15203-114 ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251 +Riverset Credit Union, 13495779* Pittsburgh, PA 15203-1142 13495759* (address filed with court: American General Finance, 416 East Pittsburgh Street, Greensburg, PA 15601) Dallas, TX 75356-0284 13495780* Santander Consumer USA Inc., P.O. Box 560284, +Springleaf Financial Services of PA, P.O. Box 3251, Evansville, IN 47731-3251 13495781* PO Box 6497, 13495782* +Sunoco/Citibank South Dakota, Sioux Falls, SD 57117-6497 1907 West State Street, +The Ohio Fire Protection Group, Inc., 13495783* Box 301, Fremont, OH 43420-1637

+WFNNB/Lane Bryant, 4590 East Broad Street, Columbus, OH 43213-1301

13495785*

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Form ID: 3180W Total Noticed: 50

2208 Highway 121 Ste 100, 13480246 ##+Citi Auto, Bedford, TX 76021-5981 TOTALS: 1, * 31, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmllawgroup.com Jeffrey T. Grossman on behalf of Creditor Capital One Auto Finance JGrossman@grossmanfirm.com, ${\tt JOttinger@grossmanfirm.com; LMester@grossmanfirm.com; JSchwartz@grossmanfirm.com; LMester@grossmanfirm.com; LMester@g$ Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Paul W. McElrath, Jr. on behalf of Joint Deborah S. Blozowich ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor David G. Blozowich ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6